

EXHIBIT A

Loan No: [REDACTED] 25

Application Date: 6/7/2023

This is the date you signed and submitted this application to the lender.

**CONSUMER INSTALLMENT LOAN
AGREEMENT**

Effective Date: 6/8/2023

Maturity Date: 04/05/2024

THIS AGREEMENT SHALL NOT CONSTITUTE A 'NEGOTIABLE INSTRUMENT'

Lender's Name: Biboon, LLC., DBA Bridge Lending Solutions
 Address: PO Box 481
 City, State, Zip: Lac du Flambeau, WI 54538
 Phone: 866-572-0720

Borrower's Name: Ferris Tyler

Borrower's ID: [REDACTED] 06

Borrower's Address: [REDACTED]

City, State, Zip: [REDACTED]

Phone: [REDACTED]

In this Consumer Loan Agreement ("Loan Agreement"), the words "you," "your," and "I" mean the borrower who has signed this agreement. The words "we," "us" and "our" mean Biboon, LLC., DBA Bridge Lending Solutions ("Lender" or "Bridge Lending Solutions") an entity owned by a Federally Recognized Native American Tribe, Lac du Flambeau Band of Lake Superior Chippewa Indians of Wisconsin ("Tribe").

"Loan" means this consumer installment loan.

CONSENT TO ELECTRONIC COMMUNICATIONS: The following terms and conditions govern electronic communications in connection with this Loan Agreement and the transaction evidenced hereby (the "Consent"). By electronically signing this Loan Agreement below, you are confirming that you have agreed to the terms and conditions of the Consent and that you have downloaded or printed a copy of this Consent for your records. You agree: Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, this Loan Agreement, this Consent, the Truth in Lending disclosures set forth herein, change-in-terms notices, fee and transaction information, statements, delayed disbursement letters, notices of adverse action, applicable state mandated brochures and disclosures, and transaction information ("Communications"), may be sent to you electronically by sending it to you by e-mail, or by posting the information at our web site as permitted by applicable law.

We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so. You may obtain a copy of any Communication by contacting us at: Bridge Lending Solutions, a Tribal LLC, PO Box 481, Lac du Flambeau, WI 54538 or by calling us at 866-572-0720. You will not be charged a fee for such copy. You also can withdraw your consent to ongoing electronic communications in the same manner, and ask that they be sent to you in paper or non-electronic form. You agree to provide us with your current e-mail address for notices at the address or phone number indicated above. If your e-mail address changes, you must send us a notice of the new address by writing to us or sending us an e-mail, using secure messaging, at least five (5) days before the change. In order to receive electronic communications in connection with this transaction, you will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol. SSL provides a secure channel to send and receive data over the Internet through HS encryption capabilities. Netscape 4.7+ and above and Microsoft Internet Explorer 5.01+ and above support this feature. You will also need either a printer connected to your computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). We do not provide ISP services. You must have your own Internet Service Provider. We may amend (add to, delete or change) the terms of this consent to electronic disclosure by providing you with advance notice, in accordance with applicable law. Your signature below is an electronic signature that is fully enforceable against you in accordance with the terms of this Agreement. By electronically signing this Loan Agreement below, you are confirming that: (1) your system meets the requirements set forth above; (2) you agree to receive Communications electronically; and (3) you are able to access and print or store information presented at this website.

☒ By checking this box, you hereby agree to the terms of this Consent to Electronic Communications.

YOUR ELECTRONIC SIGNATURE: You acknowledge and agree that when you type your name in the indicated boxes on this document, you are providing your electronic signature on this document. By electronically signing this document, you are agreeing to all the terms and conditions set forth in the Agreement, and certifying that all information you have provided in connection with this transaction is complete and accurate. You agree that your electronic signature shall have the same force and effect, and shall bind you to this Agreement in the same manner and to the true extent as a physical signature would do, in accordance with the Electronic Signatures in Global and National Commerce Act ("ESIGN") to the extent applicable. You also agree that this Agreement and all related documents are electronic records and that, as such, they may be transferred, authenticated, stored, and transmitted by electronic means.

TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Maximum Amount of Total Payment
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
884.83%	\$937.50	\$250.00	\$1,187.50

Your Payment Schedule (The "Payment Schedule") will be:

Number of Payments	Amount of Payments	Due Date
1	\$75.00	June 16, 2023
2	\$75.00	June 30, 2023
3	\$87.50	July 14, 2023
4	\$83.75	July 28, 2023
5	\$80.00	August 11, 2023
6	\$76.25	August 25, 2023
7	\$72.50	September 8, 2023
8	\$68.75	September 22, 2023
9	\$65.00	October 5, 2023
10	\$61.25	October 20, 2023
11	\$57.50	November 3, 2023
12	\$53.75	November 17, 2023
13	\$50.00	December 1, 2023
14	\$46.25	December 15, 2023

15	\$42.50	December 29, 2023
16	\$38.75	January 12, 2024
17	\$35.00	January 26, 2024
18	\$31.25	February 9, 2024
19	\$27.50	February 23, 2024
20	\$23.75	March 8, 2024
21	\$20.00	March 22, 2024
22	\$16.25	April 5, 2024
Total	\$1,187.50	

Late Payment Fee: If a payment is late, you will be charged a fee of \$30.00

Non-Sufficient Funds Fee: If your payment is returned for nonpayment for any reason, you will be charged a fee of \$25.

Security Interest: If you have chosen the ACH Authorization option, your ACH authorization is security for this loan. If you do not authorize automatic payments, you are not giving us a security interest.

Prepayment: If you pay off early, you will not have to pay a prepayment penalty.

See the terms of the Loan Agreement below for any additional information about nonpayment, default, any required repayment in full before the scheduled maturity date, and prepayment refunds.
(e) means estimate.

We here at Bridge Lending Solutions want you to understand your Loan.

PLEASE UNDERSTAND THE FOLLOWING:

1. This loan is designed as a short-term cash-flow solution and is not designed as a solution for longer term financial problems.
2. Additional Fees may accrue, if this loan is rolled over.
3. Credit counseling services are available to consumers who are experiencing financial problems.

ITEMIZATION OF AMOUNT FINANCED: Amount given to you directly: \$250.00

THE TOTAL OF PAYMENTS SHOWN IN THE CHART ABOVE REPRESENTS THE MAXIMUM TOTAL OF PAYMENTS THAT WILL BE PAID IF ONLY THE MINIMUM PAYMENT IS MADE ON EACH DUE DATE. YOUR ACTUAL TOTAL AMOUNT PAID FOR THE LOAN WILL BE SIGNIFICANTLY LESS IF YOU ADD ADDITIONAL AMOUNTS TO THE MINIMUM PAYMENT DUE ON EACH DUE DATE OR IF YOU PAY OFF YOUR LOAN SOONER. THERE IS NO PREPAYMENT PENALTY AND THE LOAN CAN BE PAID OFF AT ANYTIME. BRIDGE LENDING SOLUTIONS, LLC RECOMMENDS PAYING OFF YOUR LOAN THE SOONEST YOUR FINANCIAL BUDGET ALLOWS.

YOUR PROMISE TO PAY: You promise to pay us or our assignee the Total of Payments according to the terms of the Disclosures set forth in this Agreement and other permitted charges on the dates stated in your Payment Schedule set forth above. Pre-computed interest is calculated from the Disbursement Date (as defined below) based upon the assumption that you will pay us as scheduled on each Payment Due Date.

PAYMENTS You promise to pay the amount of the Total of Payments shown above in accordance with the Payment Schedule set forth above. If you have chosen to repay your Loan via an Automated Clearinghouse ("ACH") debit to your Bank Account, then each payment plus any fees due to us (if applicable) will be debited from your Bank Account on each Payment Due Date set forth above. The ACH Authorization must be separately executed and is set forth below. Completion of the ACH Authorization is not required to obtain a loan from us. If you have chosen to repay your Loan via certified check or money order, please mail your payments to PO Box 481, Lac du Flambeau, WI 54538 so that they are received by us on or before each Payment Due Date. Please be sure to include your Loan number on your payment instrument to facilitate crediting to your account. All mailed payments must reach us by 4 PM Central Time on the Payment Due Date. You acknowledge and agree that we have not made this Loan contingent upon your obtaining any other product or service from us.

PAYMENT APPLICATION. All payments will be applied first to fees due to us, then to interest and then to principal. All prepayments will be applied in the same order. Both the amount of interest charged and rate thereof are set forth respectively in the Finance Charge and Annual Percentage Rate Disclosures set forth above.

WHEN YOU BEGIN PAYING INTEREST. You will begin to pay interest on the Loan on your Disbursement Date. Your Disbursement Date is determined as follows: If you have chosen to repay your Loan via an Automated Clearinghouse ("ACH") debit to your Bank Account, you will begin to pay us interest on the Loan on the date the proceeds of the Loan are deposited into your Bank Account and such date will be your Disbursement Date. If you have chosen to repay your Loan via certified check or money order, then your loan proceeds will be mailed to you at the address on your application and your Disbursement Date will be the date we mail you such loan proceeds check. Unavoidable delays as a result of bank holidays, the processing schedule of your individual bank, the untimely receipt of pay stubs, if such pay stubs are required, inadvertent processing errors, "acts of God", and/or "acts of terror" may extend the time for disbursement. Interest is calculated with respect to this loan on the unpaid amount of the Loan each day from the Disbursement Date until the Loan and all related fees have been paid in full. In calculating your Payment Schedule and each Payment Due Date, we have assumed that you will make each payment on the Payment Due Date in the amount due. The first Installment Period on the loan begins with the Effective Date and ends on the first Payment Due Date. Thereafter, each Installment Period begins on the first date following the Payment Due Date and ends on the next Payment Due Date. You will be charged interest on the entire installment period beginning on the first day of the Installment Period. In calculating your payments, we have assumed you will make each payment on the day and in the amount due. If any payment is received after the Payment Due Date, you may be required to pay any additional interest that accrues after such date. If any payment is made before the Payment Due Date, the interest is assessed on the first day of the loan period but is paid at the end of the loan period and therefore cannot be prorated if the payment is paid early. Time is of the essence, which means that there are no grace periods for when payments must be made. If any payment is due on a day on which your bank is not open, then such payment shall be due on the day before the bank is closed.

CALCULATION OF INTEREST AND PAYMENTS: The interest charged hereunder is calculated using the simple interest method and has been computed upon the basis that you will pay all installments on the scheduled Payment Dates. You will only be charged the minimum payments as stated above in your Payment Schedule. However, you can make additional payments towards your principal at any time.

PREPAYMENT. You may prepay all or part of the amount you owe us at any time without an additional prepayment penalty. If you do so, you must pay the interest accrued on your Loan and all other amounts due up to the date of your payment. Prepayments that are less than the total amount due to us will be reflected in your final payment due.

ATTORNEYS FEES RELATED TO COLLECTION. You understand that in the event that Lender is required to employ an attorney at law to collect any amount due under this Agreement, you will be required to pay the reasonable fees of such attorney to protect the interest of Lender or to take any other action required to collect the amounts due hereunder.

SECURITY. Pursuant to Comments 2(a)(25) of the Federal Reserve Board Official Staff Commentary to Regulation Z - 226.2, we have disclosed to you that our interest in the ECheck/ACH Authorization is a security interest for Truth-in-Lending purposes only, because federal law does not clearly address whether our interest in the Check/ACH Authorization is a "security interest". If you do not authorize automatic payments, you are not giving us a security interest.

NONSUFFICIENT FUNDS FEE (NSF FEE). You agree to pay \$25.00 if an item in payment of what you owe is returned unpaid or the Bank for any reason rejects an ACH debit entry, the authorization for which was not properly revoked by you. You understand and agree that your bank may also charge you a fee for the presentation of an instrument for payment for which there are insufficient funds available to pay such instrument.

LATE PAYMENT FEE. You will be charged a fee of \$30.00 for each payment that is received after the applicable Payment Due Date.

RIGHT TO CANCEL: YOU MAY CANCEL THIS LOAN AND THE ACH AUTHORIZATION WITHOUT COST OR FURTHER OBLIGATION TO US, IF YOU DO SO WITHIN 24 HOURS OF THE LOAN BEING APPROVED (the "Cancellation Deadline"). To cancel, you must call us at 866-572-0720 to alert us of your intention to cancel and send a signed cancellation fax to us at 1-866-292-8242. Your right to cancel your loan only applies if your loan either hasn't funded or, if it has, the funds are returned to us as explained below. If we timely receive your written notice of cancellation on or before the Cancellation Deadline but before the loan proceeds have been deposited into your Bank Account, then we will not debit your Bank Account and both your and our obligations under this Agreement will be rescinded. However, if we timely receive your written notice of cancellation on or before the Cancellation Deadline but after the loan proceeds have been deposited into your

DEFAULT: You will be in default if you do any of the following: (1) you provide false or misleading information to us in connection with this Loan; (2) you fail to make any payment due to us under this Agreement or any payment provided to us is returned for any reason; or (3) you file bankruptcy or become a debtor under applicable bankruptcy laws.

CONSEQUENCES OF DEFAULT. If you default, we may, at our option do any of the following (as permitted under applicable law): (1) declare the entire unpaid principal balance and all accrued unpaid interest and fees immediately due and require you to pay us everything you owe us; (2) withdraw money from your Bank Account via ACH debit to obtain the funds due to us under this Agreement, if you have provided us with an ACH authorization to debit your Bank Account; and (3) obtain a judgment and take other legal action against you to obtain the funds you owe us. By taking any of these actions against you, we retain the right to use any other method to obtain the money you owe us. Failure to use any of these rights against you does not mean that we give up any other right listed above.

CREDIT REPORTING: We may report information about your Loan to credit bureaus. Late payments, missed payments, or other account activity may be reflected on your credit report.

CREDIT REPORTING VERIFICATION. You agree that we may make inquiries concerning your credit history and standing, and may report information concerning your performance under this Agreement to credit reporting agencies. You authorize us to verify your past and/or present employment history and income. You authorize us to verify the information you provided to us in connection with your Loan application. You give us consent to obtain information about you from a consumer reporting agency or other sources, including your bank. We reserve the right to withhold funding of this Loan, at any time prior to disbursement, to allow us to verify the information you have provided to us.

BORROWER'S BANK CHARGES: You will not hold us or our agents responsible for any fees you must pay as a result of any check or withdrawal request being presented at your bank in connection with this Agreement.

ASSIGNMENT. We may assign or transfer this Agreement or any of our rights hereunder. This Agreement may not be assigned by you with our prior written consent. Any assignment or attempted assignment by you in violation hereof shall be void.

TIME PERIOD. Any cause of action arising from or in connection with this Agreement shall be asserted within one (1) year of the date upon which such cause of action occurred, or the date it should have been reasonably discovered, whichever is earlier; provided, however, the foregoing limitation shall not apply to the collection of any amounts due under this Agreement.

ACH AUTHORIZATION TO CREDIT BANK ACCOUNT: Unless the proceeds of this Agreement are supplied to any outstanding loan balance that you may owe to us or you notify us otherwise, by electronically signing this Agreement below, you are choosing to authorize us and our agents to initiate an Automated Clearing House ("ACH") credit entry to your Bank Account to disburse the proceeds of this loan.

ACH DEBIT AUTHORIZATION: Unless you chose to mail to us a check or money order for payment for this Loan, you hereby voluntarily authorize us, our agents and our successors and assigns, to initiate automatic debit entries out of your Bank Account identified above in accordance with this Agreement, including any returned payment charges and the total amount you owe if you do not pay us when you agreed in the Agreement. You also authorize us to initiate ACH debits to Your Bank Account in order to obtain payment under this Agreement. By electronically signing this Agreement below, you are authorizing us to initiate a single debit entry out of Your Bank Account via ACH for each of the following amounts: (a) for each Payment Amount on the Payment

Due Date, as described in the Payment Schedule above;

(b) for any late charges or fees accrued on each Payment Due Date;

(c) to recoup the outstanding balance of the Total of Payments, on the next Payment Date, or thereafter, if you are in default; (d) for any additional Finance Charges accrued according to this Agreement, on final Payment Due Date, or thereafter.

You agree that we may re-initiate a debit entry for the same amount if the ACH debit entry is dishonored or payment is returned for any reason. The ACH Authorizations set forth in this Agreement are to remain in full force and effect for this transaction until your indebtedness to us for the Total of Payments, plus any other charges or fees incurred and described in this Agreement, is fully satisfied. You may only revoke the above authorization by contacting us directly. If you revoke your authorization, you agree to provide us with another form of payment acceptable to us.

If any payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from your account to collect a fee of \$25. You voluntarily authorize us, our agents, and our successor and assigns, to initiate a debit entry to Your Bank Account for payment of this fee. You further authorize us to initiate debit entries as necessary to recoup the outstanding loan balance whenever an ACH transaction is returned to us for any reason. If your payment is returned to us by your financial institution due to insufficient funds or a closed account, you agree that we also may recover court costs and reasonable attorney's fees incurred by us.

You understand and agree that this ACH authorization is provided for your convenience, and that you have authorized repayment of your loan by ACH debits voluntarily. You agree that you may repay your indebtedness through other means, including by providing timely payment via cashier's check or money order directed to: Bridge Lending Solutions, a Tribal LLC, PO Box 481, Lac du Flambeau, WI 54538.

You authorize us to verify and update all of the information that you have provided regarding this ACH Authorization, including past and/or current information.

NOTICE OF VARYING AMOUNTS: For those customers who have chosen the ACH Debit Authorization, please note that you have the right to receive notice of all withdrawals from your Bank Account by an ACH Debit that vary in amount. However, by agreeing to let us withdraw the money from your Bank

Account, you agree we only have to tell you the range of withdrawals that we can make. The range of withdrawals will be either an amount equal to your payment due or an amount equal to the outstanding balance under the Loan (which may be greater than or less than the payment due, as applicable), plus a returned payment fee as specified below. For any withdrawal outside of this specified range, we will send you a notice. Therefore, by signing this Agreement below, you are choosing to only receive notice when a withdrawal exceeds the amount in the specified range.

You authorize us to vary the amount of any withdrawal as needed to repay installments due on the Loan as modified by any partial prepayments you make.

TERMINATING ACH DEBIT AUTHORIZATION: For those customers who have chosen the ACH Debit Authorization, the ACH debit authorization will remain

in full force and effect until the earlier of the following occurs: (i) you satisfy all of your payment obligations under this Agreement or (ii) you tell us or the Paying Bank that we can no longer withdraw money from your Bank Account in enough time (not less than ten business days prior to the scheduled debit date) to let the Paying Bank or us stop taking the money out of your Bank Account. Terminating your ACH authorization does not relieve you of your obligation to pay your Loan in full.

YOU MAY REVOKE YOUR AUTHORIZATION TO AUTOMATIC PAYMENTS AT ANY TIME BY CONTACTING US DIRECTLY VIA PHONE NUMBER TO 866-572-0720 OR EMAIL.

TO: customerservice@bridgelendingsolutions.com. Note that we will need a reasonable time to process your request and you will still be responsible for payment and agree to contact us immediately to notify us of how you are planning to make your next payment due.

For the purposes of these disclosures, our business days are Monday through Friday, 8:00 AM CST to 6:00 PM CST.

A. Bank Name: [REDACTED]

B. Routing/ABA No.: [REDACTED]

C. Checking Account No.: [REDACTED]

D. Customer Name: [REDACTED]

If you choose the ACH payment option below, you authorize us to effect ACH debit and credit entries referenced above for this loan, you also agree to the ACH Authorizations set forth in this Agreement. You acknowledge and agree that this ACH Authorization to Credit and Debit Bank Account inures to the benefit of Bridge Lending Solutions, a Tribal LLC, its affiliates, agents, employees, successors, and registered assigns and that choosing ACH as your payment method is an option and is not required in order to obtain a loan from Bridge Lending Solutions.

☒ By checking this box you hereby AGREE to the terms of this ACH Authorization section in this Agreement. YOU ALSO HEREBY UNDERSTAND AND AGREE THAT THIS LOAN IS NOT CONDITIONED ON PAYMENT BY ACH AND THAT YOU MAY PAY BY PAPER CHECK, MONEY ORDER OR BY ANOTHER METHOD LISTED IN THIS AGREEMENT.

PAYMENT BY MONEY ORDER: You may pay any payment owing under this Agreement by money order.

CHECK CONVERSION NOTIFICATION: When you provide a check as payment, you agree we can either use information from your check to make a one-time electronic withdrawal from your Bank Account or to process the payment as a check transaction. When we use information from your check to make a withdrawal from your Bank Account, funds may be withdrawn from your Bank Account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. For questions, please call our customer service phone number: 1-866-572-0720.

FACTS

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income and account transactions
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bridge Lending Solutions chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bridge Lending Solution share?	Can you limit the sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DO NOT SHARE
For our affiliates everyday business purposes - information about your transactions and experiences	YES	NO
For our affiliates everyday business purposes - information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For our nonaffiliates to market to you	YES	YES

To Limit Our Sharing

- Call 866-572-0720 – our menu will prompt you through your choice(s)

Please Note: If you are a new customer, we can continue sharing your information 30 days from the date we provide you this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 866-572-0720

Who we are

Who is providing this notice?

Bridge Lending Solution is a d/b/a of Bibbon, LLC and is a company wholly owned by the Federally Recognized Native American Tribe Lac du Flambeau Band of Lake Superior Chippewa Indians of Wisconsin and is providing this privacy policy.

What we do

How does Bridge Lending Solutions protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with Tribal and federal law. These measures include computer safeguards and secured files and buildings.

All information collected is stored in a secure environment.

How does Bridge Lending Solutions collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- give us your income information or employment history
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates everyday business purposes information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Biboon, LLC has no affiliates. Our affiliates includes other business entities of the Lac du Flambeau Band of Lake Superior Chippewa Indians of Wisconsin.
- Our third party affiliate data sharing policy does not apply to SMS.

Nonaffiliates Companies not related by common control. They can be financial and nonfinancial companies.

- Nonaffiliates we can share with include service providers, data processors, advertisers, direct mail companies for application resell and other purposes including other nonaffiliated lenders and other non-affiliated companies as permitted by law.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Bridge Lending Solutions doesn't jointly market.

DISPUTE RESOLUTION PROCEDURE AND ARBITRATION PROVISION

DISPUTE RESOLUTION PROCEDURE: As an accommodation to consumers, we have established the following Dispute Resolution Procedure to receive, review, and consider any and all types of complaints made by or on behalf of our consumers. A consumer who, in the course of his or her otherwise lawful and proper use of our business, has concerns about the operation of any part of us or who otherwise believes himself or herself to be aggrieved by some aspect of any part of our operation shall direct his or her concerns in the first instance to our management, in writing at customerservice@lfdcallcenter.com or by mail at P.O. Box 231, Lac du Flambeau, WI 54538. A consumer's complaint to us shall be considered similar in nature to a petition for redress submitted to a sovereign government, without waiver of sovereign immunity and exclusive jurisdiction, and does not create any binding procedural or substantive rights. We will investigate the consumer's complaint and provide our initial determination as soon as is reasonably practicable. If the dispute is not resolved to your satisfaction, you and we agree that we shall arbitrate that dispute in accordance with the terms of the Arbitration Provision, described below.

ARBITRATION PROVISION: PLEASE READ THE FOLLOWING CAREFULLY AS IT IMPACTS YOUR LEGAL RIGHTS.

WE, AS A WHOLLY OWNED ECONOMIC DEVELOPMENT ARM, INSTRUMENTALITY, AND LIMITED LIABILITY COMPANY OF THE TRIBE, AND OUR DIRECTORS, OFFICERS, AND EMPLOYEES ACTING WITHIN THE SCOPE OF THEIR AUTHORITY, ARE NOT SUBJECT TO SUIT IN ANY COURT IN ANY JURISDICTION, OR ANY OTHER FORUM, ABSENT A WAIVER OF SOVEREIGN IMMUNITY. In order to resolve a dispute that we cannot resolve to your satisfaction as set forth above, we consent to a limited waiver of sovereign immunity as expressly set forth below, which is expressly limited by the Arbitration Provision in this Agreement. This limited waiver is strictly limited to individual arbitration claims set forth below and judicial actions to enforce such individual arbitration awards as strictly limited herein.

Definitions: The words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to this Dispute Resolution Procedure and Arbitration Provision ("this Provision"); the validity and scope of this Provision and any claim or attempt to set aside this Provision; (b) all U.S. federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Agreement, the information you gave us before entering into this Loan Agreement, including the customer information application, and/or any past Agreement or Agreements between you and us; (c) all counterclaims, cross claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against the Tribe, us and/or any of our employees, agents, directors, officers, governors, managers, members, parent company or affiliated entities (collectively, "related third parties"); including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties ("Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any nonpublic personal information about you.

Notice: Any party to a dispute, including you, us and/or related third parties, may send the other party(s) written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, the arbitration shall occur before the American Arbitration Association (1-800-778-7879; <http://www.adr.org>). However, the parties may mutually agree to select a different arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. The party receiving notice of arbitration shall respond in writing by certified mail return receipt requested within twenty (20) calendar days. All parties to such dispute will be governed by the rules and procedures of the American Arbitration Association applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Agreement or this Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the American Arbitration Association (1-800-778-7879; <http://www.adr.org>).

Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the Governing Law set forth above, and the Federal Arbitration Act, 9 U.S.C. §§1-16 ("FAA") and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, unless you agree to a different location. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If the arbitrator renders a decision or an award in your favor resolving the dispute, the arbitrator shall award you reasonable attorneys' fees. If the arbitrator renders a decision or an award in your favor resolving the dispute then you will not be responsible for reimbursing us for your portion of the Arbitration Fees and we will reimburse you for any Arbitration Fees you have previously paid. Regardless of whether the arbitrator renders a decision or an award in your favor resolving the dispute, you will not be responsible for reimbursing us for your portion of the Arbitration Fees and we are not entitled to an award of attorneys' fees. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having competent jurisdiction.

You and we expressly acknowledge and agree that this Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA.

This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. This Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. This Arbitration Provision survives the termination of the relationship between you and us, and continues in full force and effect, even if your obligations have been cancelled by prepayment, paid or discharged through bankruptcy. This Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing. You hereby acknowledge and expressly agree to the following by executing this Agreement, submitting it to us, and accepting the loan proceeds without cancelling your Loan:

YOU AGREE TO THE TERMS OF THIS ARBITRATION PROVISION AND YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES.

WAIVER OF JURY TRIAL: BY AGREEING TO THE TERMS OF THIS ARBITRATION PROVISION, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR AGAINST A RELATED THIRD PARTY.

CLASS ACTION/REPRESENTATIVE WAIVER: BY AGREEING TO THE TERMS OF THIS ARBITRATION PROVISION, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO PURSUE OR PARTICIPATE IN REPRESENTATIVE CLAIMS AND YOU THEREFORE WILL NOT BE ALLOWED TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.

By electronically signing this Agreement, you hereby acknowledge that you have read the Agreement in its entirety, that you have carefully reviewed all of the terms and provisions contained in this Agreement, that you fully understand and comprehend the meaning of each and every word, phrase and provision contained in this Agreement and that you hereby agree to abide by and be bound by all of the terms and provisions in this Agreement, including the terms and provisions of this Agreement dealing with the limited waiver of sovereign immunity and the ARBITRATION PROVISION.

GOVERNING LAW: The laws of the Tribe and applicable federal law will govern this Agreement, without regard to the laws of any state or other jurisdiction, including the conflict of laws rules of any state. You agree to be bound by Tribal law, and in the event of a bona fide dispute between you and us, Tribal law and applicable federal law shall exclusively apply to such dispute.

SOVEREIGN IMMUNITY AND PRESERVATION OF SOVEREIGN IMMUNITY: This Agreement and all related documents are being submitted by you to us as an economic development arm, instrumentality, and limited liability company of the Tribe. The Tribe is a federally recognized Indian Tribe and enjoys sovereign immunity. Nothing in this Agreement constitutes a waiver of the Tribe's

CONSENT TO RECEIVE TELEPHONE CALLS AND TEXT MESSAGES

- **CONSENT TO TELEPHONE CALLS AND TEXT MESSAGES.** By electronically signing this Agreement by clicking the "I AGREE" button and entering your name below, you consent to receiving calls and Text Messages pertaining to your loan, including but not limited to, payment information, account information, due dates, delinquencies, program updates relating to your loan, and collection efforts, at any phone number you have provided to us, our assignee(s), or anyone trying to collect the loan. You consent to calls and text messages using an automatic telephone dialing system or an artificial or prerecorded voice.
- **How To Unsubscribe:** You may withdraw your consent to receive Text Messages by texting "STOP" to the message you receive, calling us at 1-866-572-0720 or emailing us at customerservice@bridgelendingsolutions.com. You may withdraw your consent to receive telephone calls using an automatic telephone dialing system or an artificial or prerecorded voice by calling us at 1-866-572-0720 or emailing us at customerservice@bridgelendingsolutions.com. At our option, we may treat your provision of an invalid mobile phone number, or the subsequent malfunction of a previously valid mobile phone number, as a withdrawal of your consent to receive calls or Text Messages. We will not impose any fee upon you to process the withdrawal of your consent to receive calls or Text Messages. Any withdrawal of your consent to receive calls or use Text Messages will be effective only after we have a reasonable period of time to process your withdrawal.
- In order to access, view, and retain Text Messages that we make available to you, you must have: (1) a Text Message capable mobile phone, (2) an active mobile phone account with a communication service provider; and (3) sufficient storage capacity on your mobile phone.
- To request additional information, text "HELP" to the message you receive or contact us by telephone at customerservice@bridgelendingsolutions.com.
- The services are available from most of the carriers that offer Text Messaging. Consult your mobile service carrier to confirm that they offer Text Messaging.
- There is no service fee for Text Messages but you are responsible for all charges imposed by your communications service provider, such as fees associated with Text Messaging. Consult your mobile service carrier's pricing plan to determine the charges for sending and receiving Text Messages. These charges will appear on your phone bill. Message frequency depends on account settings.
- You agree that we may send any Text Messages related to your loan through your communication service provider in order to deliver them to you and that your communication service provider is acting as your agent in this capacity. You agree to indemnify, defend, and hold us harmless from and against all claims, losses, liability, costs, and expenses (including reasonable attorneys' fees) arising from your provision of a mobile phone number that is not your own or your violation of applicable federal, state, or local law, or regulation or ordinance relating to Text Messages. Your obligation under this paragraph shall survive termination of this Agreement. You agree that Text Messages are provided for your convenience only.
- Receipt of each Text Message may be delayed or impacted by factors pertaining to your communications service provider. We will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the Text Messages sent by us.
- We may modify or terminate our Text Messaging services from time to time, for any reason, with or without notice, and without liability to you, any other user or third party.

CONSENT TO RECEIVE ADVERTISING OR TELEMARKETING TELEPHONE CALLS

☒ By checking this box and by signing this loan agreement below, I authorize Blooom, LLC and its service providers and their affiliates (collectively "Us") to contact me at [REDACTED], via phone and text message/SMS, using automated dialing technology, via live or prerecorded messages, for marketing and advertising purposes. You are not required to consent to marketing and advertising calls or messages to obtain any products or services from Us. You may withdraw your consent to receive marketing and advertising calls or messages at any time by calling Us at 866-572-0720, emailing Us at customerservice@bridgelendingsolutions.com, or by responding "STOP" to a text message. Message and data rates may apply. You may receive recurring messages.

PRIVACY POLICY: By signing this Agreement, you acknowledge and agree to Bridge Lending Solutions Privacy Policy as stated on Bridge Lending Solutions website at the following link: <https://bridgelendingsolutions.com/PrivacyPolicy.aspx> AND that you have reviewed and acknowledge receipt of the Lenders' Privacy Policy.

COVERED BORROWER IDENTIFICATION STATEMENT FOR COVERED TRANSACTIONS: By signing below, you warrant that you ARE NOT a regular or reserve member of the U.S. Military, including the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of thirty (30) days or fewer (or a dependent of such a member).

VERIFICATION: You authorize us to verify all of the information you have provided in obtaining approval of this Loan, including but not limited to any past and/or present employment history, income and bank account details as may be necessary to process your application for this Loan and/or determine Due Dates. You specifically authorize us to use information you provided us, including your social security number and/or bank account number, to verify information in your Bank Account through telephone initiated bank records. You also give us consent to obtain information about you from consumer reporting agencies or other sources.

This Agreement includes a Waiver of Jury Trial and Arbitration Provision that may be enforced by you and us. By signing this Agreement you agree that it was filled in before you did so and that you have received a completed copy of it. You further agree that you have read and understand all of the terms of this Agreement, including the part entitled "Waiver of Jury Trial and Arbitration Provision."

ADDITIONAL ACKNOWLEDGEMENTS: By electronically signing this Agreement you agree that this Electronic Signature has the full force and effect of your physical signature and that it binds you to this agreement in the same manner a physical signature would do and you further certify that the information given in connection with this Agreement is true and correct. You authorize us to verify the information given in connection with this Agreement, and you give us consent to obtain information about you from a consumer reporting agency or other sources and as otherwise stated herein. You acknowledge, represent and warrant that (a) you have received, reviewed, understand, and agree to all of the terms and conditions of this Agreement, including but not limited to the disclosures, specifically including but not limited to the Truth in Lending Act, the Arbitration Agreement and Waiver of Jury Trial, the ACH Authorization, our Privacy Policy, Telephone Communications/Messaging provisions above (b) this Agreement is subject solely to the exclusive laws and Jurisdiction of The Tribe and you acknowledge that your right to file suit against us for any claim or dispute regarding this Agreement is limited by the ARBITRATION AGREEMENT (c) this Agreement contains all of the terms of the agreement between you and us and that no representations or promises other than those contained in this Agreement have been made, (d) you specifically authorize withdrawals and deposits to and from your Bank Account as described in this Agreement, if you have selected the ACH Debit Authorization, (e) you are not a debtor under any proceeding in Bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code, (f) this Agreement was filled in before you signed it, (g) you acknowledge that you agree to comply with, and be bound by all of the terms in this Agreement; and (h) you have the ability to print or retain a completed copy of this Agreement and have done so for your records.

You further acknowledge that we may withhold funding of your loan until we check to make sure all the information you gave us on your application is true and we decide whether you meet our requirements to receive the Loan. If we decided to fund and consummate the Loan, then you agree that the electronically signed Agreement we receive from you will be considered the original executed Agreement, which is binding and enforceable as to both parties. Finally, you further acknowledge that this agreement is approved or denied on Tribal land and is subject to final determination by us.

NOTICE: YOU ARE ENTERING INTO A LOAN AGREEMENT WITH A FEDERALLY RECOGNIZED AMERICAN INDIAN TRIBE AND, AS SUCH, THE SUBSTANTIVE LAW APPLICABLE TO THIS LOAN AGREEMENT ARE THE LAWS OF THE TRIBE AND APPLICABLE FEDERAL LAW. THIS LOAN AGREEMENT IS NOT SUBJECT TO THE LAWS OF THE STATE WHERE YOU RESIDE. THIS AGREEMENT PROVIDES FOR RESOLUTION OF DISPUTES THROUGH FINAL AND BINDING ARBITRATION BEFORE A NEUTRAL ARBITRATOR AND REPLACES THE RIGHT TO GO TO COURT AND HAVE A DISPUTE RESOLVED BY A JUDGE OR JURY. THIS AGREEMENT ALSO WAIVES YOUR ABILITY TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.

Lender: Bridge Lending Solutions, LLC

Borrower's E-Signature: [REDACTED]

First Name: Tyler **Last Name:** Ferris **Date:** 6/7/2023

PLEASE NOTE YOU SHOULD PRINT AND RETAIN A COPY OF THIS LOAN AGREEMENT FOR YOUR RECORDS.

Any comments or questions may be directed to Bridge Lending Solutions, LLC. Comment Line at the following toll-free number: 866-572-0720